

**Table I.F.3(2013) Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2013**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	2,491	3,799	3,759	3,677	2,770	2,073	3,761	2,307
Industry group **								
Agric., fish., forest.	2,889	4,094	3,026	4,346	2,279*	1,976	3,813	2,561
Mining and manufacturing	2,327	3,415	3,366	3,796	2,599	1,913	3,617	2,205
Construction	3,323	3,866	3,848	3,619	2,883	2,682	3,469	3,224
Utilities and transp.	2,083	3,988	3,513	3,025	3,179	1,802	3,749	1,977
Wholesale trade	2,786	3,584	3,535	4,302	2,769	2,128	3,912	2,521
Fin. svcs. and real estate	2,629	3,926	3,693	3,639	2,677	2,437	3,758	2,526
Retail trade	2,493	4,020	3,871	3,858	3,533	2,045	4,006	2,313
Professional services	2,391	3,749	3,990	3,492	2,807	1,949	3,821	2,180
Other services	2,572	3,816	3,836	3,533	2,567	2,216	3,788	2,353
Ownership								
For profit, incorporated	2,516	3,867	3,825	3,746	2,729	2,127	3,800	2,326
For profit, unincorporated	2,866	3,858	3,670	3,956	3,140	2,169	3,977	2,637
Nonprofit	2,048	2,933	3,204	2,821	2,569	1,699	2,999	1,969
Age of firm								
Less than 5 years	3,354	3,981	3,635	3,298	3,192	1,802	3,619	3,049
5-9 years	3,316	3,871	3,956	3,698	2,564	2,137	3,962	2,753
10-19 years	3,213	3,643	3,670	3,598	2,884	2,734	3,643	2,980
20 or more years	2,352	3,782	3,776	3,726	2,734	2,051	3,792	2,236
Multi/single status								
2 or more locations	2,220	3,547*	4,201	3,644	2,706	2,070	3,979	2,192
1 location only	3,415	3,804	3,719	3,688	2,877	2,233	3,737	3,089
Percent full-time employees								
Less than 25%	2,965	3,338	3,221	3,617	4,113	2,440	3,350	2,883
25-49 %	2,545	3,813	3,134	3,490	3,109	2,260	3,528	2,440
50-74 %	2,327	4,321	4,357	3,740	3,190	1,863	4,153	2,119
75% or more	2,507	3,709	3,726	3,678	2,701	2,095	3,731	2,323
Union presence								
No union employees	2,730	3,893	3,844	3,810	2,812	2,070	3,887	2,453
Has union employees	1,872	1,869	2,586	2,659	2,344	1,759	2,030	1,865
Unknown	2,372	1,847*	2,744	2,189	3,128	2,354	2,346	2,372
Percent low wage employees								
50% or more low wage	2,580	4,429	3,713	3,611	3,125	2,294	3,859	2,481
Less than 50% low wage	2,479	3,737	3,762	3,682	2,731	2,038	3,754	2,283

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.3(2013) Standard error for average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2013**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.23	113.39	96.59	105.91	79.99	24.78	55.66	22.94
Industry group **								
Agric., fish., forest.	259.17	774.66	727.79	639.90	1,164.50*	293.55	538.64	400.11
Mining and manufacturing	61.23	333.74	163.55	191.99	106.30	95.36	90.99	69.12
Construction	156.42	238.29	757.32	248.82	437.65	230.72	232.66	245.32
Utilities and transp.	111.97	553.17	1,007.93	436.35	255.02	138.76	511.01	117.39
Wholesale trade	150.00	355.12	238.92	384.28	325.84	124.03	279.80	161.36
Fin. svcs. and real estate	54.13	178.95	347.59	282.85	194.38	77.28	162.96	74.21
Retail trade	74.21	365.90	267.04	247.32	189.05	66.99	213.78	82.42
Professional services	49.67	218.59	166.68	174.83	77.12	62.85	65.32	55.60
Other services	101.40	302.81	246.78	172.83	191.38	115.75	160.24	97.34
Ownership								
For profit, incorporated	24.58	110.12	116.41	121.63	108.52	39.20	73.54	31.71
For profit, unincorporated	87.51	231.82	555.51	287.02	169.69	105.42	184.28	91.68
Nonprofit	51.14	278.34	567.01	186.22	163.06	67.69	200.38	62.13
Age of firm								
Less than 5 years	127.10	203.99	294.31	500.25	153.34	360.87	135.42	185.29
5-9 years	134.19	317.75	210.60	226.51	334.44	364.91	224.80	174.06
10-19 years	71.30	215.77	143.43	168.61	182.01	235.01	134.65	82.86
20 or more years	27.13	201.07	188.84	155.87	79.89	23.51	114.01	26.66
Multi/single status								
2 or more locations	21.39	1,088.35*	425.68	219.76	72.40	25.05	335.35	18.29
1 location only	55.71	110.37	103.60	119.82	119.46	307.56	57.71	105.45
Percent full-time employees								
Less than 25%	236.35	481.96	544.64	414.49	566.39	189.68	300.08	250.31
25-49 %	112.44	442.87	453.14	245.24	215.14	138.51	142.70	101.92
50-74 %	54.59	264.44	243.75	254.17	180.25	59.25	161.77	55.21
75% or more	24.82	143.64	128.36	110.96	88.73	21.87	69.03	25.84
Union presence								
No union employees	34.09	103.67	110.77	114.35	83.62	33.73	69.32	35.89
Has union employees	38.06	327.61	494.03	179.90	259.02	43.75	245.72	34.79
Unknown	66.66	620.49*	800.84	511.67	386.84	67.24	602.65	66.52
Percent low wage employees								
50% or more low wage	60.15	450.68	334.04	205.57	173.58	76.06	243.93	75.37
Less than 50% low wage	23.49	122.49	110.82	109.61	78.26	22.82	54.45	20.68

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2013 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.